

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: An et al.
Title: METHOD AND SYSTEM FOR
ASSESSING LOAN CREDIT
RISK AND PERFORMANCE
Appl. No.: 10/816,496
Filing Date: 4/1/2004
Examiner: Trotter, Scott S.
Art Unit: 3694
Confirmation Number: 8612

AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated November 24, 2009, concerning the above-referenced patent application.

Remarks/Arguments begin on page 2 of this document.